

# Help with expenses health insurance doesn't cover

## Employees are financially fragile



**44%**

couldn't cover \$1,000 in out-of-pocket expenses in the event of an unexpected illness or injury.<sup>1</sup>



**52%**

feel high anxiety about health care costs that go beyond what their health insurance covers.<sup>1</sup>



**86%**

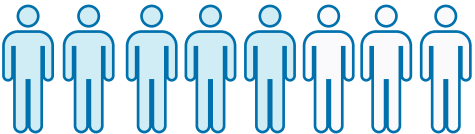
of Americans report that inflation has made it harder to pay medical bills.<sup>2</sup>



**59%**

of Americans have avoided medical care because of their debt.<sup>2</sup>

## Employees are interested in supplemental insurance



Nearly three-quarters (72%) of all employees enrolled in supplemental insurance have used it in the past year.<sup>1</sup>



Nine out of 10 employees believe the need for supplemental insurance is increasing.<sup>1</sup>

## People know – and prefer – Aflac



**90%**

of consumers have heard of Aflac.<sup>3</sup>



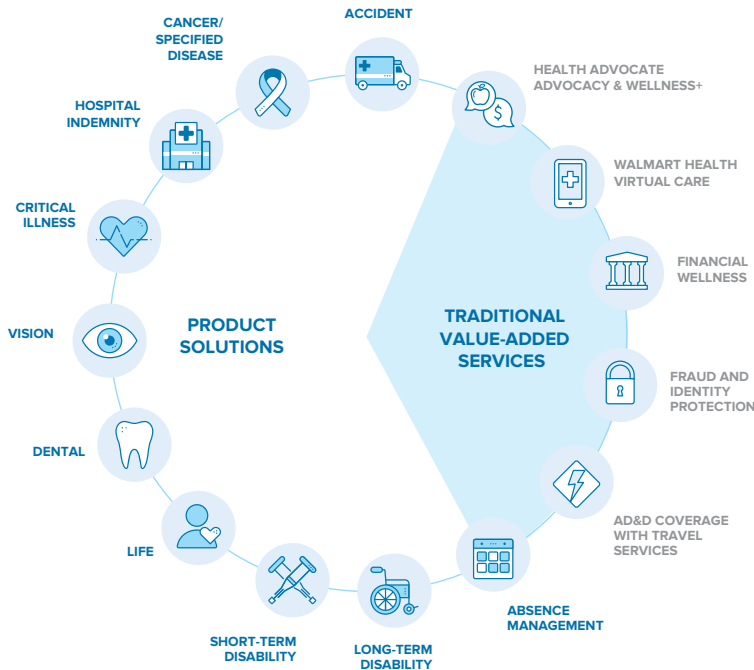
**94%**

of existing accounts indicate they're likely to continue offering Aflac in the future.<sup>3</sup>

1 2025-2026 Aflac Workforces Report. "Employee financial fragility + the value of supplemental insurance". Published October 2025. [Accessed 04.09.26.](#)  
2 Debt.com. "Medical Debt Survey: 9 in 10 Americans with Medical Debt Say it Shouldn't Hurt Their Credit". Updated 02.20.26. [Accessed 04.09.26.](#)  
3 Internal data: quarterly consumer research IMAP report, 2025 IMAP Q3.

## More complete benefits solutions from a single partner

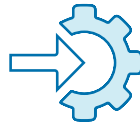
Our products help keep people healthy and protected against expenses health insurance doesn't cover.



It's easier than ever to add Aflac to your benefits offerings because we provide:



Flexible and custom plan designs.



Integrations with leading benefits administration platforms.



Competitive underwriting.



A coordinated implementation, service and claims experience across lines of business.

**There's never been a better time to partner with Aflac. {{Call to Action}}**

Aflac refers to the following companies: American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company and Continental American Life Insurance Company.

Please see coverage documentation applicable to your situs state for further details.

**NOTICE: The coverage offered is not a qualified health plan (QHP) under the Patient Protection and Affordable Care Act (ACA) and is not required to satisfy essential health benefits mandates of the ACA. The coverage provides limited benefits.**

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